

REPRESENTATION OF PRINTED DOCUMENT



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MISSOURI CITY TX 77489-3950

Escrow Account Disclosure Statement and Notice of New Mortgage Payment

Statement Date:	10/10/2017	
Analysis Review Period:	12/01/2017-11/30/2018	
Property Address:	16210 CARSON CIR MISSOURI CITY, TX 77489	
Payment Information	Current	Effective 12/01/17
Principal & Interest Pmt:	\$645.56	\$645.56
Escrow Payment:	\$550.37	\$510.79
Optional Insurance:	\$0.00	\$0.00
Buydown/Assistance:	\$0.00	\$0.00
Shortage:	\$0.00	\$41.19
Total Payment	\$1,195.95	\$1,197.56

In accordance with federal guidelines, Bank of Texas will review your escrow account annually. The review of your escrow account is to ensure the escrow portion of your scheduled mortgage payment sufficiently covers your property taxes and/or insurance premiums. Certain conditions may require your escrow account to be reviewed more than once in a 12 month period. Increases or decreases in your annual taxes and/or insurance premiums may cause the escrow portion of your mortgage payment amount to change. Please review this statement closely as it details the new escrow account analysis based on the projected account activity.

Customer Service : 866-910-5217

Monday – Friday 7:00 a.m. to 6:00 p.m. (CST)

Visit us online at: bankoftexas.mortgage.com

Anticipated Annual Disbursements		Escrow Account Projection for the Coming Year					
		Month of Activity	Payments To Escrow	Description	Payments from Escrow	Current Bal. Projection	Required Bal. Projection
MORTGAGE INS	\$603.72	DEC	\$510.79	RISK BASED P	-\$50.31	\$3,794.01	\$4,288.32
COUNTY TAX	\$2,477.53	DEC	\$0.00	COUNTY TAX	-\$732.93	\$3,061.08	\$3,555.39
ADDITIONAL TAXES	\$889.83	DEC	\$0.00	COUNTY TAX	-\$1,744.60	\$1,316.48	\$1,810.79
HAZARD INS	\$2,158.48	DEC	\$0.00	MUD	-\$889.83	\$426.65 *	\$920.96 **
Total Disbursements	\$6,129.56	JAN	\$510.79	RISK BASED P	-\$50.31	\$887.13	\$1,381.44
Divided by 12 months		FEB	\$510.79	RISK BASED P	-\$50.31	\$1,347.81	\$1,841.92
Monthly Escrow Deposit	\$510.79	MAR	\$510.79	RISK BASED P	-\$50.31	\$1,808.09	\$2,302.40
		APR	\$510.79	RISK BASED P	-\$50.31	\$2,268.57	\$2,762.88
		MAY	\$510.79	RISK BASED P	-\$50.31	\$2,729.05	\$3,223.36
		JUN	\$510.79	RISK BASED P	-\$50.31	\$3,189.53	\$3,683.84
		JUL	\$510.79	RISK BASED P	-\$50.31	\$3,650.01	\$4,144.32
		AUG	\$510.79	RISK BASED P	-\$50.31	\$4,110.49	\$4,604.80
		SEP	\$510.79	RISK BASED P	-\$50.31	\$4,570.97	\$5,065.28
		SEP	\$0.00	INSURANCE	-\$2,158.48	\$2,412.49	\$2,906.80
		OCT	\$510.79	RISK BASED P	-\$50.31	\$2,872.97	\$3,367.28
		NOV	\$510.79	RISK BASED P	-\$50.31	\$3,333.45	\$3,827.76
		TOTAL	\$6,129.48		-\$6,129.56		
Explanation of Shortage							
Projected Low Point (*)	\$426.65						
Allowable Low Point (**)	\$920.96						
Shortage	\$494.31						
Escrow Shortage Spread over 12 months	\$41.19						
*Projected Low Point – The point during the annual period at which the projected escrow balance will reach its lowest point.							
**Allowable Low Point - Your 2 month minimum escrow balance of \$920.96 covers anticipated disbursements and/or increases for tax or hazard/flood insurance payments.							
This amount does not include your mortgage insurance premiums.							
How we calculated your escrow shortage							
Your lowest projected low point						\$426.65	
Less your allowable minimum escrow balance						\$920.96	
This means your escrow account has a shortage of						\$494.31	

INTERNET REPRINT



Escrow Shortage Payment Coupon

Analysis Date: 10/10/2017 Shortage Amount: \$494.31

Please write your loan number on your check and mail to:

Bank of Texas
PO Box 21368
Tulsa, OK 74121

Your escrow disclosure indicates a shortage of \$494.31.

For your convenience we have spread this amount over 12 months and included it in your new monthly payment in the amount of \$1,197.56 effective December 1, 2017.

However, you may choose to pay the shortage in full and reduce your new monthly payment to \$1,156.37.

To pay your shortage in full, please detach this coupon and return it with your check. Once the shortage payment is received your payment will be adjusted accordingly.

Annual Escrow Account Disclosure Statement

Date Analyzed: 10/10/2017

Prior 12 Month Escrow History

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments and disbursements. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. An asterisk (*) indicates a difference in either the amount or date.

When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Month of Activity	Anticipated Deposit	Actual Deposit	Anticipated Payment Description	Actual Payment Description	Anticipated Balance	Actual Balance
09-17	\$505.28	\$550.37 *	\$51.61 RISK BASED P	* RISK BASED P	\$4,536.74	\$1,835.95
09-17			\$2,076.72 INSURANCE	* INSURANCE	\$4,990.41	\$2,388.32
09-17			RISK BASED P	\$51.61* RISK BASED P	\$2,913.69	\$2,388.32
10-17	\$505.28	\$550.37 * E	\$51.61 RISK BASED P	\$51.61 E RISK BASED P	\$2,913.69	\$2,334.71
11-17	\$505.28	\$550.37 * E	\$51.61 RISK BASED P	\$50.31*E RISK BASED P	\$3,367.36	\$2,833.47
12-17	\$505.28	* E	\$51.61 RISK BASED P	*E RISK BASED P	\$3,821.03	\$3,333.53
12-17			\$1,744.60 COUNTY TAX	*E COUNTY TAX	\$4,274.70	\$3,333.53
12-17			\$732.93 COUNTY TAX	*E COUNTY TAX	\$2,530.10	\$3,333.53
12-17			\$889.83 MUD	*E MUD	\$1,797.17	\$3,333.53
01-18	\$505.28	* E	\$51.61 RISK BASED P	*E RISK BASED P	\$907.34	\$3,333.53
02-18	\$505.28	* E	\$51.61 RISK BASED P	*E RISK BASED P	\$1,361.01	\$3,333.53
03-18	\$505.28	* E	\$51.61 RISK BASED P	*E RISK BASED P	\$1,814.68	\$3,333.53
04-18	\$505.28	* E	\$51.61 RISK BASED P	*E RISK BASED P	\$2,268.35	\$3,333.53
05-18	\$505.28	* E	\$51.61 RISK BASED P	*E RISK BASED P	\$2,722.02	\$3,333.53
06-18	\$505.28	* E	\$51.61 RISK BASED P	*E RISK BASED P	\$3,175.69	\$3,333.53
07-18	\$505.28	* E	\$51.61 RISK BASED P	*E RISK BASED P	\$3,629.36	\$3,333.53
08-18	\$505.28	* E	\$51.61 RISK BASED P	*E RISK BASED P	\$4,083.03	\$3,333.53
08-18	\$505.28	* E	\$51.61 RISK BASED P	*E RISK BASED P	\$4,536.70	\$3,333.53
Total	\$6,063.36	\$1,861.11	\$6,063.40	\$153.53		

For additional escrow information and/or information related to your mortgage account, please visit bankoftexas.mortgageccn.com.

For customers enrolled in electronic withdrawal for your monthly mortgage payments, your monthly withdrawal amount will be updated effective with December 1, 2017 payment.

If you are not currently enrolled in electronic withdrawal and would like to do so, we offer easy enrollment online at bankoftexas.mortgageccn.com.